

Form 144

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Jon Lester Hay
Kristine Elizabeth Hay
Debtor(s)

Bankruptcy Case No.: 21-70379-JAD

Chapter: 7
Docket No.: 16

NOTICE – REMINDER

Pursuant to *Fed.R.Bankr.P. 5009(b)*, notice is hereby given that the above-captioned case will be closed without an Order of Discharge unless a ***Certification of Completion of Instructional Course Concerning Personal Financial Management (Official Form B423)*** is filed within the applicable deadline set forth in *Fed.R.Bankr.P. 1007(c)*. The deadline is as follows:

CHAPTER 7 CASES – – *Fed.R.Bankr.P. 1007(c)* requires an individual debtor in a Chapter 7 case to file a statement regarding completion of a course in personal financial management within **60 days** after the first date set for the meeting of creditors under §341 of the Bankruptcy Code.

Dated: December 13, 2021

Michael R. Rhodes, Clerk
United States Bankruptcy Court

In re:
Jon Lester Hay
Kristine Elizabeth Hay
Debtors

Case No. 21-70379-JAD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Dec 13, 2021

User: admin
Form ID: 144

Page 1 of 2
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2021:

Recip ID	Recipient Name and Address
db	+ Jon Lester Hay, P.O. Box 134, Salisbury, PA 15558-0134
jdb	#+ Kristine Elizabeth Hay, P.O. Box 134, Salisbury, PA 15558-0134

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2021 at the address(es) listed below:

Name	Email Address
Eric E. Bononi	bankruptcy@bononilaw.com pa69@ecfbis.com
Jeffrey Wayne Ross	on behalf of Debtor Jon Lester Hay jross@shepleylaw.com bk@shepleylaw.com
Jeffrey Wayne Ross	on behalf of Joint Debtor Kristine Elizabeth Hay jross@shepleylaw.com bk@shepleylaw.com
Maria Miksich	on behalf of Creditor Towd Point Mortgage Trust 2019-4 U.S. Bank National Association, as Indenture Trustee

District/off: 0315-7

User: admin

Page 2 of 2

Date Rcvd: Dec 13, 2021

Form ID: 144

Total Noticed: 2

mmiksich@kmlawgroup.com

Maria Miksich

on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as Trustee for the CIM TRUST
2020- NR1 Mortgage Backed Notes, Series 2020-NR1ER mmiksich@kmlawgroup.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

TOTAL: 6